PTO/SB/21 (08-03) Approved for use through 07/31/2006. OMB 0651-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE Under the Reperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. Application Number 10/771,709 Filing Date February 4, 2004 TRANSMITTAL First Named Inventor Robert L. Padgette **FORM** Group Art Unit (to be used for all correspondence after initial filing) **Examiner Name** Attorney Docket Number 014242-000011 Total Number of Pages in This Submission ENCLOSURES (check all that apply) Fee Transmittal Form After Allowance Communication Drawing(s) to Group Fee Attached Licensing-related Papers Appeal Communication to Board Petition of Appeals and Interferences Amendment / Reply Petition to Convert to a Appeal Communication to Group After Final Provisional Application (Appeal Notice, Brief, Reply Brief) Affidavits/declaration(s) Power of Attorney, Revocation **Proprietary Information** Change of Correspondence Extension of Time Request Status Letter Address Express Abandonment Request **Terminal Disclaimer** Other Enclosure(s) (please Information Disclosure Statement identify below): Request for Refund Information Disclosure Statement -Certified Copy of Priority CD, Number of CD(s)_ 1 cited reference **Documents** Acknowledgement postcard Response to Missing Parts/ Incomplete Application Remarks Response to Missing Parts under 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Firm CHARLES L. MOORE (REG NO. 33,742) Individual Name **MOORE & VAN ALLEN** Signature Date May 4, 2004 **CERTIFICATE OF TRANSMISSION/MAILING** I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

May 4, 2004

Katie M. Efland

Typed or printed name

Signature

Attorney Docket: 014242-000011

Y THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Robert L. Padgette

Group Art Unit:

Serial Number: 10/771,709

Examiner:

Filed: February 4, 2004

For: METHOD AND SYSTEM FOR SELECTING BETWEEN OR ALLOCATING AMONG

ALTERNATIVES

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.56 AND 37 C.F.R. § 1.97

It is respectfully requested that the documents listed on the attached Form PTO/SB/08A be considered by the Patent and Trademark Office in the above-referenced application and made of record therein. This information disclosure statement submitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office action on the merits, whichever event occurs last.

Respectfully submitted,

By:

Charles L. Moore

Registration No. 33,742
Attorney for Applicant
Moore & Van Allen, PLLC
2200 West Main Street, Suite 800

Durham, NC 27705

Phone: 919-286-8000 Facsimile: 919-286-8199

May 4, 2004

Date

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the US Postal Service as first class mail on May 4, 2004, in an envelope addressed to Commissioner of Patents, PO Box 1450, Alexandria, VA 22313-1450

Katie M. Efland

MAY 0 7 2004

PTO/SB/08a (08-03) Approved for use through 07/31/2006. OMB 0651-0031

ħ

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known			
				Application Number 10/771,709			
			SURE	Filing Date	February 4, 2004		
			ANT	First Named Inventor	Robert L. Padgette		
				Art Unit			
			y)	Examiner Name			
Sheet	1	of	2	Attorney Docket Number	014242-000011		

			U.S. PATENT I	DOCUMENTS	
Examiner Initials'	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevar Figures Appear
	Α	US- 6,430,542	08/06/2002	Moran	
	В	US- 2001/0056391 A1	12/27/2001	Schultz	
	С	US- 2002/0042764 A1	04/11/2002	Gardner et al.	
	Đ	US- 2002/0087388 A1	07/04/2002	Keil et al.	
	E	US- 2002/0062272 A1	05/23/2002	Kim et al.	
	F	US- 2002/0062271 A1	05/23/2002	Breuninger	
	G	US- 2002/0002521 A1	01/03/2002	Shearer et al.	
	Н	US- 6,292,787	09/18/2001	Scott et al.	
	T	US- 2001/0042036 A1	11/15/2001	Sanders	
	J	US- 2001/0027437 A1	10/04/2001	Turbeville et al.	
	К	US- 2001/0021911 A1	09/13/2001	Ohmoto et al.	
	L	US- 6,405,179	06/11/2002	Rebane	
	М	US- 6,397,212	05/28/2002	Biffar	
	N	US- 6,336,102	01/01/2002	Luskin et al.	
	0	US- 6,313,833	11/06/2001	Knight	
	Р	US- 6,282,520	08/28/2001	Schirripa	
	Q	US- 6,275,814	08/14/2001	Giansante et al.	
	R	US- 6,219,650	04/17/2001	Friend et al.	
	S	US-6,085,175	07/04/2000	Gugel et al.	
	T	US-6,064,984	05/16/2000	Ferguson et al.	
	U	US-6,012,044	01/04/2000	Maggioncalda et al.	
	٧	US-5,999,918	12/07/1999	Williams et al.	
	W	US-2002/0091604 A1	07/11/2002	Loeper	
	Х	US-2002/0091605 A1	07/11/2002	Labe, Jr. et al.	
	, Y	US-2002/0107770 A1	08/08/2002	Meyer et al.	
	Z	US-2002/0111890 A1	08/15/2002	Sioan et al.	
	AA	US-09/704,349	11/01/2000	Johnston et al.	

Examiner	Date	
Signature	 Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

PTO/SB/08b (08-03)

Approved for use through 06/30/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

U.S. Patent and Ti

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

BANATE for form 1449B/PTO				Complete if Known		
1840 Millie for form 1449B/PTO				Application Number 10/771,709		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Filing Date	February 4, 2004	
				First Named Inventor	Robert L. Padgette	
				Art Unit		
				Examiner Name		
Sheet	2	of	2	Attorney Docket Number	014242-000011	

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	-2		
	ВВ	A Sensible Mutual Fund Selection Model, by Hakan Saraoglu and Miranda Lam Detzler, pgs. 60-72 (2002)			
		·			
Examiner Signature		Date Considered			

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CEP 1.97 and 1.98. The information is required to obtain or retain a henefit by the public which is to